

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

Voluntary Petition

NAME OF DEBTOR

Charlene T McLaughlin

JOINT DEBTOR

ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)

ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)

SOC. SECURITY #/TAX I.D. NO (If more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social)

***-**-5071

SOC. SECURITY #/TAX I.D. NO (If more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social)

***-**-

STREET ADDRESS OF DEBTOR

7041 S. Calumet
Chicago IL 60637

STREET ADDRESS OF JOINT DEBTOR

COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS

Cook

COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS

Cook

MAILING ADDRESS OF DEBTOR

MAILING ADDRESS OF JOINT DEBTOR

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (IF DIFFERENT FROM STREET ADDRESS ABOVE)

NOT APPLICABLE

Information Regarding the Debtor (Check the Applicable Boxes)

VENUE (Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District

TYPE OF DEBTOR (Check all boxes that apply)

- ☒
- Individual(s)
-
- ☐
- Corporation
-
- ☐
- Partnership
-
- ☐
- Other
-
- ☐
- Railroad
-
- ☐
- Stockbroker
-
- ☐
- Commodity Broker

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)

- ☐
- Chapter 7
-
- ☐
- Chapter 9
-
- ☐
- Sec 304 0— Case ancillary to foreign proceeding
-
- ☐
- Chapter 11
-
- ☐
- Chapter 12
-
- ☒
- Chapter 13

NATURE OF DEBTS (Check one box)

- ☒
- Consumer/Non-Business
-
- ☐
- Business

CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)

- ☐
- Debtor is a small business as defined in 11 U.S.C. §101
-
- ☐
- Debtor is and elects to be considered a small business under 11 U.S.C. Sec.1121(e) (Optional)

FILING FEE (Check one box)

- ☒
- Full Filing Fee attached
-
- ☐
- Filing Fee to be paid in installments (Applicable to individuals only).
-
- Must attach signed application for the court consideration certifying that the debtor is unable to pay fee except in installments.
-
- Rule 1006(h) See Official Form No. 3

STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only)

- ☐
- Debtor estimates that funds will be available for distribution to unsecured creditors
-
- ☒
- Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there are no funds available for distribution to unsecured creditors.

ESTIMATED NO. OF CREDITORS

☒ 28

ESTIMATED ASSETS

☒ \$ 141,975

ESTIMATED DEBTS

☒ \$ 206,816U.S. Bankruptcy Court
Northern District Of Illinois

Filed: 11/18/2004

Time: 15:25:07

Debtor: CHARLENE T MCLAUGHLIN

Case: 04-42951 Fee: 194

Chapter: 13 Rec. #: 3111953

Judge: Jacqueline Cox

341 mtg: 12/14/2004 @ 03:00PM

ConfHrg: 01/03/2005 @ 10:30AM

Trustee: TOM VAUGHN



1:04BK42951-BK001

Voluntary Petition

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NAME OF DEBTOR(S)

Charlene T McLaughlin

(This page must be completed and filed in every case)

I STATE THAT I FILED THE FOLLOWING OTHER BANKRUPTCY CASES WITHIN LAST 6 YEARS (IF BLANK, THIS IS FIRST IN 6 YRS)

LOCATION WHERE FILED:

CASE NO.

DATE FILED

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR(S)

NAME OF DEBTOR:

CASE NUMBER:

DATE:

DISTRICT

RELATIONSHIP:

JUDGE:

Exhibit A (To be completed only if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition

Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? NO If yes and Exhibit C is attached and made a part of this petition XXXX No

Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document Printed Name of Bankruptcy Petition Preparer _____ Social Sec# _____ Address _____
 X _____ Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of imprisonment of both 11 U.S.C. 110; 18 U.S.C. 156.

DEBTOR (S) READ ENTIRE PETITION SIGN, AND DATE BELOW & EVERY OTHER PAGE REQUIRED

I declare under penalty of perjury that the information provided in this petition is true and correct. I am aware that I may proceed under Chapter 7, 11, 12 or 13 of Title 11, U.S. Code, understand the relief available under each such Chapter and choose to proceed. I request relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

Dated: 11/16/2004

Sign: X

Charlene T McLaughlin

Exhibit B - Signature of Attorney

Attorney Name: Steve A Olczyk

Bar No: 06280744

Law Offices of Peter Francis Geraci
 55 E. Monroe Street #3400

Chicago IL 60603
 312.332.1800
 312.332.6354 Fax

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each Chapter.

Attorney Name: Steve A OlczykDated: 11/16/2004

INTRODUCTION

Page 3 of 31

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the Bankruptcy Code. This information is intended to make you aware of ...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the bankruptcy code.

There are many other provisions of the Bankruptcy Code that may affect you situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at anytime before the court issues your discharge order OR within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$307,000 in unsecured debts and \$922,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Charlene T McLaughlin / Debtor

Case No. :

Attorney for Debtor: Steve A Olczyk

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay
Prior to the filing of this Statement, Debtor(s) has paid
Balance Due

\$	2,700
\$	0 55
-\$	2,700 1845

2. The Filing Fee has been paid.

3. The Service rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.
- (d) Advice as required.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

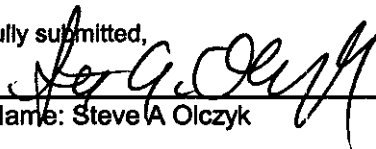
5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.

6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.

Dated: 11 / 16 /2004

Respectfully submitted,


Attorney Name: Steve A Olczyk

Bar No: 06280744

Law Offices of Peter Francis Geraci
55 E. Monroe Street #3400

Chicago IL 60603
312.332.1800

BY WHOMIn re: Charlene T McLaughlin / Debtor

Case No. : _____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Market Value of Debtor's Interest	Amount of Secured Claim
7041 S. Calumet Chicago, IL 60637 (Debtor's Residence)			\$ 125,000	\$ 125,930
		Total	<u>\$ 125,000</u>	

In re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
01. Cash on Hand		<u>[x] None</u>
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		
Central CU Checking Account - Account #5001		\$ 600
03. Security Deposits with public utilities, telephone companies, landlords and others.		<u>[x] None</u>
04. Household goods and furnishings, including audio, video, and computer equipment.		
Household goods; TV, VCR, DVD, computer, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, bbq grill		\$ 800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
Books, Compact Discs, Tapes/Records, Family Pictures		\$ 100
06. Wearing Apparel		
Necessary wearing apparel		\$ 100
07. Furs and jewelry.		
Earrings, watch, costume jewelry		\$ 600
08. Firearms and sports, photographic, and other hobby equipment.		<u>[x] None</u>
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
Term Life Insurance - No Cash Surrender Value.		None
10. Annuities		<u>[x] None</u>
11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans.		
Pension w/ Employer/Former Employer - 100% Exempt worth about \$1600.00		None
12. Stocks and interests in incorporated and unincorporated businesses.		<u>[x] None</u>

In re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
13. Interest in partnerships or joint ventures.		<u>[x] None</u>
14. Government and corporate bonds and other negotiable and non-negotiable instruments.		<u>[x] None</u>
15. Accounts receivable		<u>[x] None</u>
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled		<u>[x] None</u>
17. Other liquidated debts owing debtor including tax refunds.		<u>[x] None</u>
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		<u>[x] None</u>
19. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<u>[x] None</u>
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		<u>[x] None</u>
21. Patents, copyrights and other intellectual property.		<u>[x] None</u>
22. Licenses, franchises and other general intangibles.		<u>[x] None</u>
23. Autos, Truck, Trailers and other vehicles and accessories.		
CCU - 2000 Pontiac Grand Prix 4 dr. w/ 30,000 miles		\$ 8,550
1998 Buick LeSabre w/ 35,000 miles		\$ 6,225
24. Boats, motors and accessories.		<u>[x] None</u>
25. Aircraft and accessories.		<u>[x] None</u>
26. Office equipment, furnishings, and supplies.		<u>[x] None</u>
27. Machinery, fixtures, equipment, and supplies used in business.		<u>[x] None</u>
28. Inventory		<u>[x] None</u>
29. Animals		<u>[x] None</u>
30. Crops-Growing or Harvested.		<u>[x] None</u>
31. Farming equipment and implements.		<u>[x] None</u>
32. Farm supplies, chemicals, and feed.		<u>[x] None</u>
33. Other personal property of any kind not already listed.		<u>[x] None</u>

Total

\$ 16,975

In re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
00. Real Property			
7041 S. Calumet Chicago, IL 60637 (Debtor's Residence)	735 ILCS 5/12-901	\$ 7,500	\$ 125,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and load, thrift, building and load, and homestead associations or credit unions, brokerage houses, or			
Central CU Checking Account - Account #5001	735 ILCS 5/12-1001(b)	\$ 600	\$ 600
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, DVD, computer, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, bbq grill	735 ILCS 5/12-1001(b)	\$ 800	\$ 800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 600	\$ 600
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans.			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006		

In re: Charlene T McLaughlin / Debtor

Case No. : _____

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
00. Real Property			
7041 S. Calumet Chicago, IL 60637 (Debtor's Residence)	735 ILCS 5/12-901	\$ 7,500	\$ 125,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and load, thrift, building and load, and homestead associations or credit unions, brokerage houses, or			
Central CU Checking Account - Account #5001	735 ILCS 5/12-1001(b)	\$ 600	\$ 600
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, DVD, computer, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, bbq grill	735 ILCS 5/12-1001(b)	\$ 800	\$ 800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 600	\$ 600
11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans.			
Pension w/ Employer/Former Employer - 100% Exempt worth about \$1600.00	735 ILCS 5/12-1006	None	None
23. Autos, Truck, Trailers and other vehicles and accessories.			
CCU - 2000 Pontiac Grand Prix 4 dr. w/ 30,000 miles	735 ILCS 5/12-1001(c)	\$ 1,200	\$ 8,550

BY WHOM

In re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code	Date claim was incurred, nature of lien and description and market value of property subject to lien	HC WO JN CT N G E N T	U N LI QU IT E D	DI SP UT E D	Amount of claim without deducting value of collateral	Unsecur ed portion, if any
Co-Debtor						

1 Central Credit Union	2000 Lien on Vehicle				\$ 6,561	\$ 0
Account No. 820895001	Value: \$ 8,550					
Attn: Bankruptcy Department	CCU - 2000 Pontiac Grand Prix 4					
1001 Manheim Road	dr. w/ 30,000 miles					
Bellwood IL 60104						
2 Chase Home Mortgage Co.	2003 Mortgage				\$ 101,010	\$ 0
Account No. 0016002263	Value: \$ 125,000					
Bankruptcy Department	7041 S. Calumet Chicago, IL					
PO Box 9001871	60637 (Debtor's Residence)					
Louisville KY 40290						
3 Ocwen Federal Bank	2003 Mortgage - Second				\$ 24,920	\$ 0
Account No. 0032400244	Value: \$ 125,000					
Attn: Bankruptcy Department	7041 S. Calumet Chicago, IL					
PO Box 6723	60637 (Debtor's Residence)					
Springfield OH 45501-6723						

TOTAL	\$ 132,491
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In Re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a) (8).

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	H C U D I W O N S J N L P C T I Q U N G U I T E E N D A T E T E D	Claim Amount and Notes*
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[x] None

DescriptionBY WHOMIn re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
1 <u>American Express</u> Account No. 3728-298474-18003 Attn: Bankruptcy Department PO Box 360002 Ft. Lauderdale FL 33336-0002	1975-2004 Credit Card or Credit Use	\$ 3,000
2 <u>American Express Optima</u> Account No. 3737-029121-33006 Bankruptcy Department Suite 0002 Chicago IL 60679	2000 Credit Card or Credit Use	\$ 3,000
3 <u>Avenue</u> Account No. 146-255-286 Bankruptcy Department PO Box 659584 San Antonio TX 78265-9584	2000-2004 Credit Card or Credit Use	\$ 350
4 <u>Beneficial</u> Account No. 411709-10-523994-0 Attn: Bankruptcy Dept. 9443 Aronson Drive Indianapolis IN 46240	2000-2004 Credit Card or Credit Use Line of Credit	\$ 11,850
5 <u>Bloomington's</u> Account No. 590-99-432-3 Attn: Bankruptcy Department Box 8061 Mason OH 45040	1983-2004 Credit Card or Credit Use	\$ 450
6 <u>Capital One</u> Account No. 5178-0521-5749-8078 Bankruptcy Department PO Box 60000 Seattle WA 98190	2002-2004 Credit Card or Credit Use	\$ 4,750

In re: **Charlene T McLaughlin / Debtor**

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Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
7 Capital One Account No. 4120-7416-5338-5422 Bankruptcy Department PO Box 60000 Seattle WA 98190	2001-2004 Credit Card or Credit Use	\$ 900
8 Card Processing Center Account No. 5770-9151-0061-9617 Bankruptcy Department PO Box 9204 Old Beth Page NY 11804	2002 Credit Card or Credit Use	\$ 950
9 Carson Pirie Scott Account No. 10-6323-926-1 Attn: Bankruptcy Dept. PO Box 10327 Jackson MS 39289-0327	1972-2004 Credit Card or Credit Use	\$ 3,000
10 Citibank Drivers Edge Account No. 5410-6542-6227-7210 Bankruptcy Department PO Box 6001 The Lakes NV 89163	1983-2003 Credit Card or Credit Use	\$ 13,700
11 Citifinancial Account No. 6713-0053-0360685 Attn: Bankruptcy Department PO Box 8019 South Hackensack NJ 07606-8019	2004 Personal Loan	\$ 7,550
12 City of Chicago Bureau Parking Account No. MSMC5 Bankruptcy Department 333 S. State St., Rm. 540 Chicago IL 60604	2002-2003 Fines	\$ 150

In re: **Charlene T McLaughlin / Debtor**

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Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
13 JC Penney Account No. 116-607-370-81 Attn: Bankruptcy Dept. PO Box 32000 Orlando FL 32890-0002	1983-2004 Credit Card or Credit Use	\$ 4,000
14 Lane Bryant Account No. 703-153-296 Attn: Bankruptcy Dept. PO Box 182127 Columbus OH 43218	1975-2004 Credit Card or Credit Use	\$ 1,600
15 Marshall Fields Account No. 3-882-522-174 Bankruptcy Department 111 North State St Chicago IL 60602	2000-2004 Credit Card or Credit Use	\$ 700
16 Menards Account No. 6004-3009-0934-5669 Retail Services Department Dept. 7680 Carol Stream IL 60116-7680	1999 Credit Card or Credit Use	\$ 300
17 Nordstrom Account No. 213162679 Attn: Bankruptcy Department Box 6564 Englewood CO 80155	1998-2004 Credit Card or Credit Use	\$ 5,250
18 Providian Account No. 4185-8611-5383-2468 Bankruptcy Department PO Box 66022 Dallas TX 75266-0022	2000 Credit Card or Credit Use	\$ 1,000

In re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
19 Retail Services Account No. 7001-6200-0053-4601 Bankruptcy Dept Po Box 17602 Baltimore MD 21297	1998-2002 Credit Card or Credit Use	\$ 1,750
20 Roaman's Account No. 927-593-012 Bankruptcy Dept. PO Box 182124 Columbus OH 43218	2004 Credit Card or Credit Use	\$ 25
21 Shell Oil Account No. 639-307-487 ~DO NOT USE~ PO Box 790070 Houston TX 77279-0070	1980-2004 Credit Card or Credit Use	\$ 1,000
22 The Answer Account No. 6011-5911-1600-8846 Attn: Bankruptcy Department Box 8201 Gray TN 37615	1999-2002 Credit Card or Credit Use	\$ 500
23 Wal-Mart Account No. 6032-2074-2142-1835 Bankruptcy Department PO Box 530938 Atlanta GA 30353-0938	2001-2004 Credit Card or Credit Use	\$ 2,050
24 Wells Fargo Fin. Bank Account No. 5410-1890-1009-3163 Bankruptcy Dept. P.O. Box 98798 Las Vegas NV 89193	2002 Credit Card or Credit Use	\$ 5,500

In re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address

Date Claim Was Incurred
Account #Claim Amount
Consideration for claim
hwjc

25	<u>Wells Fargo Fin. Bank</u> Account No. 640-72-363 Bankruptcy Dept. P.O. Box 98798 Las Vegas NV 89193	2002-2004 Personal Loan	\$ 1,000
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TOTAL	\$ 74,325
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In re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing address of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Address of Other Parties to Instrument

Notes of contract or Lease and Debtor's Interest

[x] None

In re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor

Name and Address of Creditor

[x] None

In re: **Charlene T McLaughlin / Debtor**

Case No. : _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Dependent(s)

Debtor's Marital Status:

Single

EMPLOYMENT:

Occupation: Manager
Name of Employer: IL Dept. of Employment Securit
Years Employed 30 Years
Employer Address: 33 S. State
Chicago IL 60603

INCOME:

Current monthly gross wages, salary, and commissions

Estimated Monthly overtime

DEBTOR

SPOUSE

6,648.00

0.00

0.00

0.00

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

1,542.28

0.00

b. Insurance

0.00

0.00

c. Union dues

0.00

0.00

d. Other: Pension

0.00

0.00

State Retirement Sys

1,010.00

0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$2,552.28

\$0.00

TOTAL NET MONTHLY TAKE HOME PAY

4,095.72

0.00

Regular income from operation of business or profession or farm (attach detailed statement)

\$ 0.00

\$ 0.00

Income from real property

\$ 0.00

\$ 0.00

Interest and dividends

\$ 0.00

\$ 0.00

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above

\$ 0.00

\$ 0.00

Social Security or other government assistance

\$ 0.00

\$ 0.00

Pension or retirement income

\$ 0.00

\$ 0.00

Other monthly income

\$ 0.00

\$ 0.00

TOTAL MONTHLY INCOME

\$ 4,095.72

\$ 0.00

TOTAL COMBINED MONTHLY INCOME

\$ 4,095.72

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: **Charlene T McLaughlin / Debtor**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	1st Mortgage/Rent	0.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	2nd Mortgage	0.00
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	3rd Mortgage	0.00
Utilities: Electricity and heating fuel	\$	300.00
Water and Sewer	\$	30.00
Telephone	\$	75.00
Other	\$	0.00
	\$	0.00
Home maintenance (repairs and upkeep)	\$	200.00
Food	\$	300.00
Clothing	\$	25.00
Laundry and Dry Cleaning	\$	60.00
Medical and Dental expenses, Rx Medicines	\$	100.00
Transportation (not including car payments)	\$	518.00
Recreation, clubs, and entertainment, etc.	\$	0.00
Newspapers, Magazines	\$	12.00
Charitable contributions	\$	50.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or Renter's	\$	126.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	127.00
Other		
Taxes (not deducted from wages or included in home mortgage payments.)	\$	100.00
Installment Payments:		
Auto	\$	0.00
Other		
Auto Repair	\$	100.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, farm (attach detailed statement)		
Other Haircuts	\$	60.00
Personal Care, Non-Rx, Toiletries, Cleaning Supplies	\$	60.00
Postage/Banking	\$	20.00
Contacts	\$	40.00
Babysitting/Childcare		
Tuition, Books	\$	0.00
Student Loans	\$	0.00
Cell Phone	\$	70.00
	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,373.00

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$	4,095.72
B. Total projected monthly expenses	\$	2,373.00
C. Excess income (A minus B)	\$	1,722.72

In re: Charlene T McLaughlin / Debtor

: _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

D. Total amount to be paid into plan monthly	\$ 1,720.00
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**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In Re:

Charlene T McLaughlin / Debtor

Attorney for Debtor: Steve A Olczyk

Case No.

For: Peter Francis Geraci

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES / NO)	PAGES	A M O U N T S		S C H E D U L E D	
			ASSETS		LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	125,000			
SCHEDULE B - Personal Property	Yes	—	16,975			
SCHEDULE C - Exempt	Yes	—				
SCHEDULE D - Secured	Yes	—			132,491	
SCHEDULE E - UnSecured Priority	Yes	1				
SCHEDULE F - UnSecured NonPriority	Yes	—			74,325	
SCHEDULE G - Executory Contracts	Yes	—				
SCHEDULE H - CoDebtors	Yes	1				
SCHEDULE I - Income	Yes	1				4,096
SCHEDULE J - Expenditures	Yes	1				2,373
			<u>\$ 141,975</u>	<u>\$ 206,816</u>		

In Re: Charlene T McLaughlin / Debtor

Case No. : _____

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

Sign: **X** 
Dated: 11 / 16 /2004 **Charlene T McLaughlin**

SIGN AND DATE ABOVE

In Re: Charlene T McLaughlin / Debtor

Case No. : _____

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year.

Debtor

2004.....: Approx. \$ 66,480

2003.....: Approx. \$ 72,347

2002.....: Approx. \$ 69,124

Source.....: Employment

Spouse

[x] None

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS: State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

[x] None

Spouse

[x] None

03. PAYMENTS TO CREDITORS: List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS.

[x] None

03b PAYMENTS TO RELATIVES OR INSIDERS List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders.

[x] None

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party: include divorces, injury claims, employment claims and all others.

[x] None

04b. WAGES OR ACCOUNTS GARNISHED: List all property that has been attached, garnished or seized under any legal or equitable process within 1 year: [x] None

05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property repossessed, sold at foreclosure sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy: [x] None

06. ASSIGNMENTS AND RECEIVERSHIPS: List assignment of property for benefit of creditors within 120 days before filing this bankruptcy: [x] None

List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today. [x] None

07. GIFTS: List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity contributions less than \$100.00 per recipient.

Recipient.....: Salvation Army
Address.....: 506 N. Des Plaines Chicago, IL 60610
Relationship to Debtor: Charity
Date of Gift.....: 7/19/2003, 11/15/2003
Description.....: Old Clothes
Value.....: \$500.00

08. LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY: [x] None

09. LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER FRANCIS GERACI: (by you, or by others for you, within 1 year of today)

Payee.....: Law Offices of Peter Francis Geraci
Address.....: 55 East Monroe Street
Address2.....: Suite 3400
Address3.....: Chicago IL 60603
Date of Payment.:
Payor.....: Debtor
Payment/Value.....: 2,700.00

In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on my contract of representation to work on my case. [x] None

10. If you transferred any property of any kind, either absolutely or as security, within 1 year of today, give details: (Including but not limited to: vehicle trades, transfers or sales, loans against property, divorce transfers, quit-claim deeds, trusts) [x] None

11. If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit union or other accounts within 1 year of today, list details: [x] None

12. LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES the debtor has or had securities, cash, or other valuables within 1 year of today: [x] None

13. LIST ALL SETOFFS by any creditor, such as a bank or credit union, against a debt or deposit of yours within the past year. [x] None

14. LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON: (Including but not limited to: minor's accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or in possession of) [x] None

15. WHERE HAVE YOU LIVED IN LAST 2 YEARS: [x] None

16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS: If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state. [x] None

17. ENVIRONMENTAL INFORMATION: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

[x] None

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

a. If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the governmental unit, date of the notice, & Environmental law:

[x] None

b. If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit.

[x] None

c. If you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of governmental unit that is or was a party to the proceedings, & docket number.

[x] None

18. a. List names, addresses, taxpayer ID #, nature of business, begin & end dates all businesses, sole-proprietors, partnerships, corporations in which you had any interest, office, 5% of more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation.

[x] None

Name Taxpayer ID# ADDRESS NATURE DATES

b. Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101.

b. Identify any business listed in subdivision a. that is "single asset real estate" as defined in 11 U.S.C. 101.

[x] None

19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records.

[x] None

b. List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 years.

[x] None

c. List all firms or individuals who are now in possession of your books of account and records of the debtor. If any books or records are not available, explain.

[x] None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the last 2 years.

[x] None

20. INVENTORIES

[x] None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

[x] None

21A. Only if you are a partnership, list nature and percentage of interest of each member of it.

[x] None

b. Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation.

[x] None

22. ONLY IF debtor is a partnership, list each member who withdrew from the partnership within 1 year.

[x] None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case. [x] None

23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, bonuses, loans etc. to insiders, including compensation in any form, in past year. [x] None

24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last 6 years. [x] None

25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which debtor, as an employer, was responsible for contributing in last 6 years. [x] None

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Sign: X

Dated: 11, 16 /2004


Charlene T McLaughlin

SIGN AND DATE ABOVE AFTER READING IT

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

American Express
Attn: Bankruptcy Department
PO Box 360002
Ft. Lauderdale, FL 33336

American Express Optima
Bankruptcy Department
Suite 0002
Chicago, IL 60679

Avenue
Bankruptcy Department
PO Box 659584
San Antonio, TX 78265

Beneficial
Attn: Bankruptcy Dept.
9443 Aronson Drive
Indianapolis, IN 46240

Bloomington's
Attn: Bankruptcy Department
Box 8061
Mason, OH 45040

Capital One
Bankruptcy Department
PO Box 60000
Seattle, WA 98190

Capital One
Bankruptcy Department
PO Box 60000
Seattle, WA 98190

Card Processing Center
Bankruptcy Department
PO Box 9204
Old Beth Page, NY 11804

Carson Pirie Scott
Attn: Bankruptcy Dept.
PO Box 10327
Jackson, MS 39289

Central Credit Union
Attn: Bankruptcy Department
1001 Manheim Road
Bellwood, IL 60104

Chase Home Mortgage Co.
Bankruptcy Department
PO Box 9001871
Louisville, KY 40290

Citibank Drivers Edge
Bankruptcy Department
PO Box 6001
The Lakes, NV 89163

Citifinancial
Attn: Bankruptcy Department
PO Box 8019
South Hackensack, NJ 07606

City of Chicago Bureau Parking
Bankruptcy Department
333 S. State St., Rm. 540
Chicago, IL 60604

JC Penney
Attn: Bankruptcy Dept.
PO Box 32000
Orlando, FL 32890

Lane Bryant
Attn: Bankruptcy Dept.
PO Box 182127
Columbus, OH 43218

Marshall Fields
Bankruptcy Department
111 North State St
Chicago, IL 60602

Menards
Retail Services Department
Dept. 7680
Carol Stream, IL 60116

Nordstrom
Attn: Bankruptcy Department
Box 6564
Englewood, CO 80155

Ocwen Federal Bank
Attn: Bankruptcy Department
PO Box 6723
Springfield, OH 45501

Providian
Bankruptcy Department
PO Box 66022
Dallas, TX 75266

Retail Services
Bankruptcy Dept
Po Box 17602
Baltimore, MD 21297

Roaman's
Bankruptcy Dept.
PO Box 182124
Columbus, OH 43218

Shell Oil
~DO NOT USE~
PO Box 790070
Houston, TX 77279

The Answer
Attn: Bankruptcy Department
Box 8201
Gray, TN 37615

Wal-Mart
Bankruptcy Department
PO Box 530938
Atlanta, GA 30353

Wells Fargo Fin. Bank
Bankruptcy Dept.
P.O. Box 98798
Las Vegas, NV 89193

Wells Fargo Fin. Bank
Bankruptcy Dept.
P.O. Box 98798
Las Vegas, NV 89193

**NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re: Charlene T McLaughlin / Debtor

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 11, 16 /2004


Charlene T McLaughlin

SIGN AND DATE ABOVE